

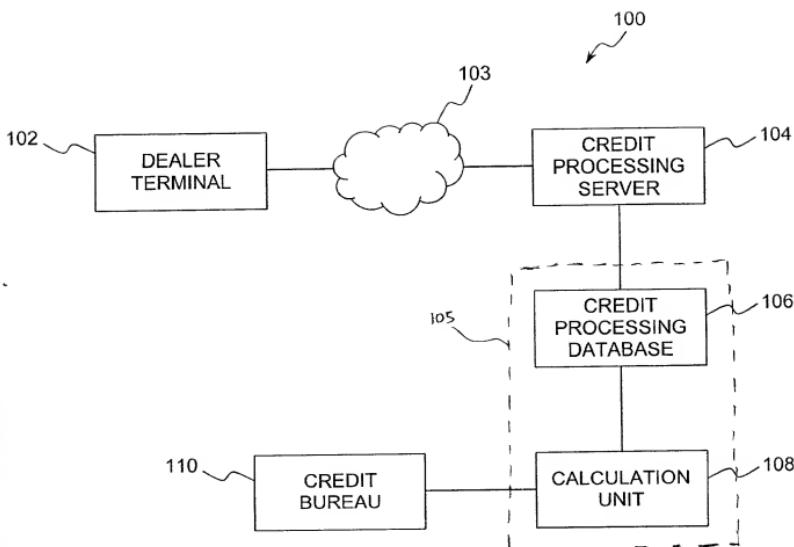
## ABSTRACT OF THE DISCLOSURE

A method of providing financing is provided. The method provides financing for allowing a customer to purchase a product selected from an inventory of products maintained by a dealer. The method includes the steps of maintaining a database of

5 the dealer's inventory, gathering information from the customer, calculating a credit score for the customer based at least in part on the information gathered from the customer, determining an advance amount to be paid to the dealer for each individual product in the dealer inventory in the event that that particular product is sold to the customer, calculating a front-end profit to be realized by the dealer for each individual

10 product in the dealer inventory, and presenting a financing package to the dealer for each individual product in the dealer's inventory.

1003705-123101



**FIG. 1**

Vehicle Entry Form	
<p>Please enter the Stock#, Vin#, Purchase Date, Color and Mileage then click the "Continue to Add" Button.</p>	
Stock #	<input type="text"/>
VIN	<input type="text"/>
Purchase Date	<input type="text"/> MM/DD/YYYY
Color	<input type="text"/> Beige <input checked="" type="radio"/>
Mileage	<input type="text"/>
<input type="button" value="Continue to Add"/> <input type="button" value="Clear Page"/>	

FIG. 2

140

**Vehicle Update Form**

Please make any necessary changes and then click the "Update Vehicle Info" Button.

Stock#  142

VIN  Year  148

Make  Model

Purchase Date  144 Color  149

Mileage  150

Vehicle Status  146

146

**FIG. 3**

10037055-123401

Vehicle Inventory

162 164 166 168 170 172 174 176 178 180 182 184 186 188 190 192 194 196 198 199 160

Start	Days in Year	Make	Model	Color	Miles	Retail	Retail Avg	Whl Clean	Whl Avg	Whl Rough	Cost	Selling Price
PRZ1118	36	2001	DODGE	INTREPID	Beige	\$3,307	\$14,50	\$12,750	\$11,325	\$10,250	\$9,200	\$10,741.63
PRZ11129	36	2001	DODGE	NEON	Beige	\$17,685	\$11,750	\$10,525	\$9,350	\$8,500	\$7,500	\$8,975.00
111197072	36	2001	FORD	ESCORT	Beige	\$19,945	\$9,450	\$8,550	\$7,125	\$6,525	\$5,750	\$6,821.92
PRZ11043	36	2001	FORD	ESCORT	Beige	\$29,143	\$10,925	\$10,075	\$8,000	\$8,000	\$7,350	\$8,167.57
PRZ1096	36	2001	FORD	FOCUS	Beige	\$29,704	\$11,425	\$10,350	\$9,000	\$8,300	\$7,550	\$9,384.72
T358A	87	1996	CHEVROLET	S10	Black	\$8,861	\$8,075	\$6,675	\$5,975	\$4,950	\$3,300	\$6,685.00
9454	92	1996	CHRYSLER	CIRRUS	Beige	\$8,336	\$7,350	\$5,925	\$5,225	\$4,225	\$3,375	\$5,370.00
2961	53	1996	DODGE	INTREPID	Orange	\$87,009	\$46,225	\$46,625	\$4,050	\$4,200	\$1,950	\$2,265.00
FB8932RP	52	1996	FAGLE	TALON	Purple	\$9,373	\$7,725	\$6,225	\$5,625	\$4,625	\$3,400	\$4,870.01
A1200	8	1996	FORD	LIGHT DUTY	Red	\$9,373	\$11,650	\$10,225	\$8,975	\$7,925	\$7,200	\$8,300.00
XX1	163	1996	FORD	TAURUS	Beige	\$81,000	\$6,300	\$4,950	\$4,200	\$4,250	\$2,400	\$3,984.00

194 196 198 199

Sort By: Yr/Make/Model  Order Descending  Go

Cost  
Days in Stock  
Selling Price  
Yr/Make/Model

FIG. 4

200

Please enter the following Maker information and then click the "Continue" Button.

SSN:	<input type="text" value="123-45-6789"/>	DOB:	<input type="text" value="12/04/1985"/>	204
Last Name:	<input type="text" value="Doe"/>	First Name:	<input type="text" value="John"/>	210
Street Number:	<input type="text" value="12345"/>	Street Name:	<input type="text" value="Main Street"/>	214
Apt. Number:	<input type="text" value="P.O. Box"/>	City:	<input type="text" value="Michigan"/>	220
Zip:	<input type="text" value="12345"/>	State:	<input type="text" value="MI"/>	216
Home Phone:	<input type="text" value="555-1234"/>	Is this a message phone? Alternative Phone:	<input type="checkbox"/>	228
Email address:	<input type="text" value="username@domain.com"/>			230

Salesperson:

Enter time at:

Curr. Address Years:

Residency Mos:

Owns:

Rent/Mortgage:

Pmt:

Cash Down:

Pmt:

Gross Trade-In:

Value:

Payoff for Trade-In:

Net Trade-In:

Total Down Pmt:

**Enter Maker Information**

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**FIG. 5**

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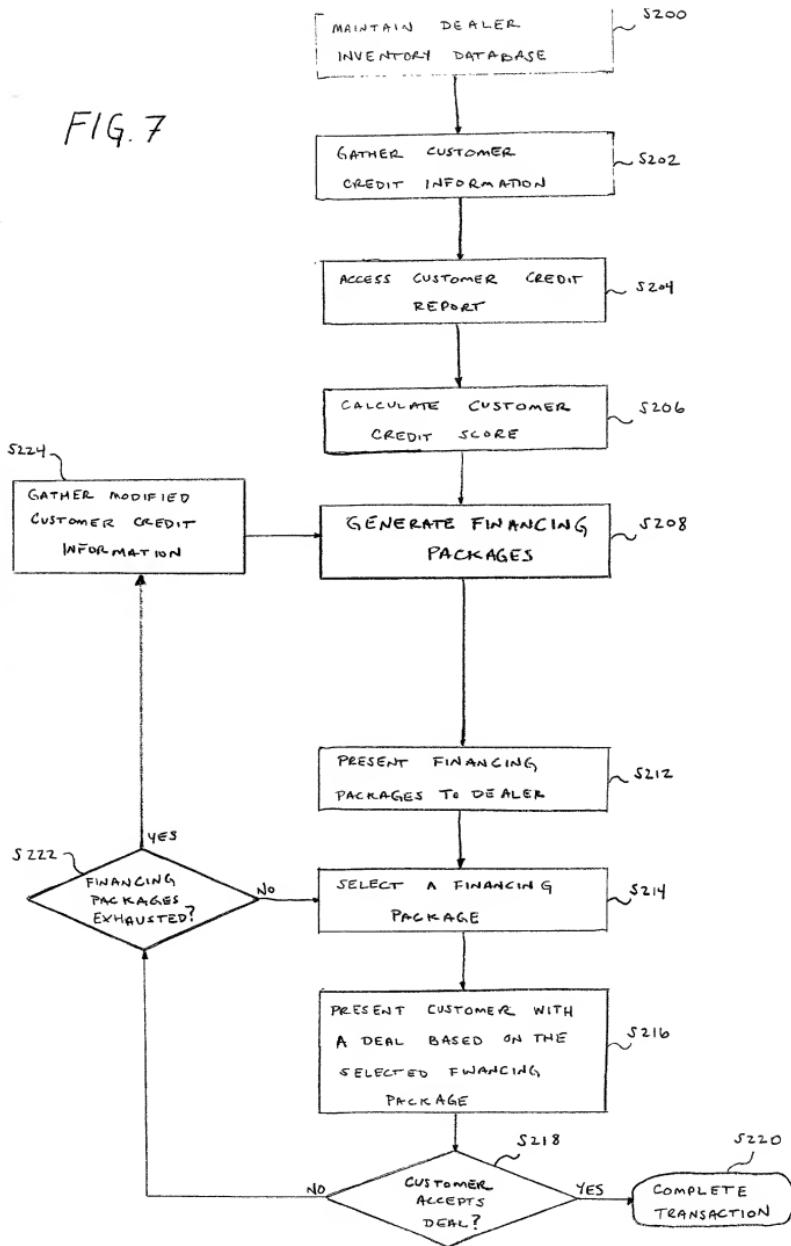
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FIG. 7

10037055,123104



10037055.123201

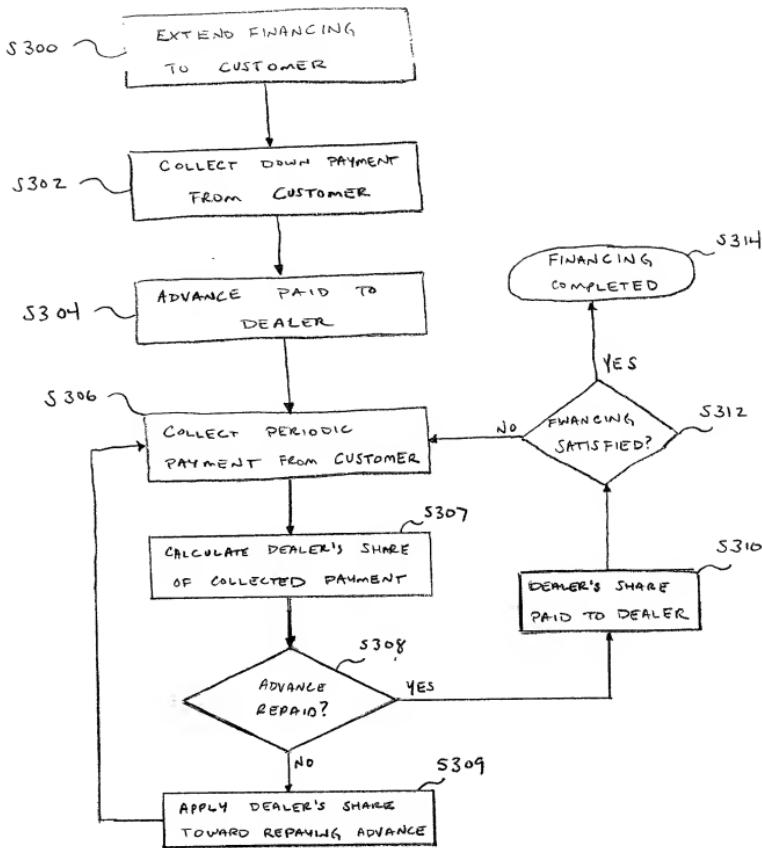


FIG. 8

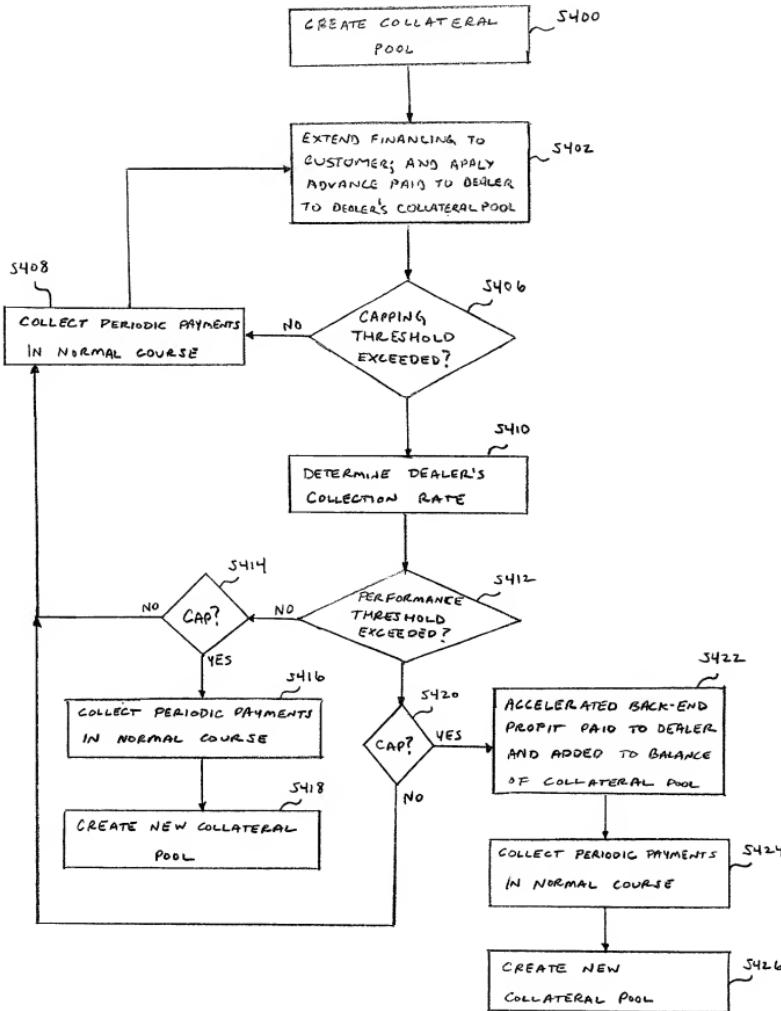


FIG. 9